

11-26-01

A

11/13/01
J0759 U.S. PTO

UTILITY PATENT APPLICATION TRANSMITTAL (New Nonprovisional Applications Under 37 CFR § 1.53(b))	Attorney Docket No. <u>NEXTP009</u>
---	--

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of () application identifier or (X) first named inventor, SCOTT LASCELLES, entitled ON-LINE BALANCE TRANSFERS, for a(n):

- () Original Patent Application.
- (X) Continuing Application (prior application not abandoned):
 () Continuation () Divisional (X) Continuation-in-part (CIP)
 of prior Application No. 09/185,000, filed November 3, 1998.
- (X) Please add after the title of the application "This is a
 () Continuation () Divisional (X) Continuation-in-part (CIP)
 of Application No. 09/185,000, filed November 3, 1998, which is hereby incorporated by reference."
- () This application claims the benefit of U.S. Provisional Application

J1050 U.S. PTO
09/991894
11/13/01

Enclosed are:

- (X) Specification; 33 Total Pages. (X) Drawing(s); 9 Total Sheets.
- () Oath or Declaration:
 () A Newly Executed Combined Declaration and Power of Attorney:
 () Signed. () Unsigned. () Partially Signed.
 () A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).
 () Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).
- () Power of Attorney. (X) Return Receipt Postcard.
 () Associate Power of Attorney. () A Check in the amount of \$_____ for the Filing Fee.
 () Preliminary Amendment. () Information Disclosure Statement and Form PTO-1449.
 () A Duplicate Copy of this Form for Processing Fee Against Deposit Account.
 () A Certified Copy of Priority Documents (if foreign priority is claimed).
 () Statement(s) of Status as a Small Entity.
 () Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.
 (X) Request and Certification.
 () Other: _____

PLEASE DO NOT CHARGE THE FILING FEE AT THIS TIME.

Respectfully submitted,

By: William J. James
William J. James, Reg. No. 40,661

Date: November 13, 2001

Correspondence Address.

Customer No. 21912
Van Pelt & Yi LLP
4906 El Camino Real, Suite 205
Los Altos, CA 94022
Phone: 650-903-3502
Fax: 650-903-3501

I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

Assistant Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

By: Joanne Pontis

Typed Name: Joanne Pontis

Express Mail Label No.: EL791102200US

Date of Deposit: November 13, 2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:)	Attorney Docket No. NEXTP009
LASCELLES, et al)	
)	Examiner: Unassigned
)	
Application No: Unassigned)	Art Unit: Unassigned
)	
Filed: herewith)	
)	
Title: ON-LINE BALANCE TRANSFERS)	
)	

REQUEST AND CERTIFICATION
UNDER 35 U.S.C. 122(b)(2)(B)(i)

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

William J. James

William J. James
Reg. No. 40,661

Van Pelt & Yi
4906 El Camino Real
Suite 205
Los Altos, CA 94022
Telephone: (650) 903-3500